Sakthi Finance
Since 1955

SFL: BSEBM:050:2025-26

May 30, 2025

BSE Limited
(Scrip Code: 511066)
Floor 25, Phiroze Jeejeebhoy Towers
Dalal Street
Fort
Mumbai – 400 001

ISIN: INE302E01014
On-line Submission through Listing Centre
Total No. of pages: 37

Dear Sir / Madam,

Outcome of the Board Meeting held on May 30, 2025 - Regulations 23, 30, 33, 46, 51, 52, 54, 60 and 62 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

We request you to refer our further letter SFL:BSE:BM:040:2025-26 dated May 22, 2025 intimating you of convening of Board Meeting on May 30, 2025 for consideration of Audited financial results for the quarter and year ended March 31, 2025 and other matters.

In this regard, we wish to inform you that the Board of Directors of the Company have, at their meeting held today **(i.e., Friday, May 30, 2025)**, approved the following:

1. Audited Financial Results

   As recommended by Audit Committee, the Audited Financial Results for the quarter and year ended March 31, 2025 in the prescribed format under Regulation 33(4) of the Listing Regulations.

   In this regard, we enclose copies of the following documents:

Sl No	Particulars	Annexure
1	Audited Financial Results for the quarter and year ended March 31, 2025	A

SAKTHI FINANCE LTD CBE-18

Sakthi Finance Limited
62, Dr. Nanjappa Road, Coimbatore - 641 018, Tamilnadu, India.
Ph : (0422) 2231471 - 474, 4236200 Fax : (0422) 2231915 | www.sakthifinance.com | CIN : L65910TZ1955PLC000145

Sl No	Particulars	Annexure
2	Independent Auditor's Report (Unmodified) from the Statutory Auditors, M/s P N Raghavendra Rao & Co., (FRN: 003328S), Chartered Accountants, Coimbatore on the Audited Financial Results for the quarter and year ended March 31, 2025	B
3	Declaration by Chief Financial Officer of the Company in compliance with Regulations 33(3)(d) and 52(3)(a) of the Listing Regulations confirming that the Statutory Auditors have issued Independent Auditors Report on the Audited Financial Results of the Company for the year ended March 31, 2025 with an unmodified opinion	C
4	Disclosures under Regulation 52(4) of the Listing Regulations	D
5	Certificate for Statement of Deviation or Variation and Utilization of funds from Chief Financial Officer as per Regulations 52(7) and 52(7A) of Listing Regulations	E
6	A Security Cover Certificate for the Secured and Unsecured, listed NCDs from the Statutory Auditors, M/s P N Raghavendra Rao & Co., Chartered Accountants as required under Regulation 54(3) read with Regulation 56(1)(d) of the Listing Regulations	F
7	The extract of Audited Financial Results for the quarter and year ended March 31, 2025 in the prescribed format under Listing Regulations to be published within the stipulated time in the manner laid down under Regulation 47 and 52 of the Listing Regulations in English and Tamil newspapers. The Audited Financial Results would also be made available on the website of the Company, www.sakthifinance.com as well as on the website of the BSE Limited, www.bseindia.com.	G
8	Half yearly report on Related Party Transactions as at March 31, 2025 as per Regulation 23(9) of the Listing Regulations	H

2. Recommendation of Equity Dividend

The Board of Directors have recommended an equity dividend of ₹ 0.80 per share (8 per cent on the face value of ₹ 10 each) aggregating ₹ 517.65 lakhs (subject to TDS, wherever applicable) which is subject to the approval of members at the ensuing annual general meeting.

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SAKTHI FINANCE LTD CBE-18

3. Issue / Redemption of Non-Convertible Debentures

a. Public Issue of Secured, Redeemable, Non-Convertible Debentures ("NCDs") for an amount not exceeding ₹ 30,000 lakhs, in one or more tranches

In terms of Regulation 30 and Regulation 51 read with Part B of Schedule III to the Listing Regulations and other applicable regulations, as applicable, considered and approved raising of funds by way of Public Issue of Secured, Redeemable, Non-Convertible Debentures ("NCDs") for an amount not exceeding ₹ 30,000 lakhs, in one or more tranches.

Disclosures to be made in terms of Regulation 30 of the Listing Regulations read with Para A of Part A of Schedule III to Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 are set out in Annexure – I.

b. REDEMPTION OF NCDs

i. NCD PUBLIC ISSUE 2020 - PROSPECTUS DATED MARCH 7, 2020

1. Redemption of Non-Convertible Debentures ("NCDs") of face value of ₹ 1,000 each issued and allotted on May 8, 2020 under Options IX, X and XI to the NCD holders, pursuant to the NCD Public Issue Prospectus dated March 7, 2020 on July 8, 2025. The details of NCD redemption is given below:

Option IX (Monthly)

Particulars	Details
ISIN	INE302E08050
Scrip Code	937187
Scrip ID	1025SFL25
Coupon Rate (p.a)	10.25%
Effective Yield (p.a)	10.25%
No of NCDs allotted	73,888
Amount (₹)	7,38,88,000
Frequency of interest payment	Monthly

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Redemption	100% of the principal amount plus interest for the month of July 2025 (up to July 7, 2025) will be paid along with the redemption proceeds as per the terms and conditions of the Prospectus dated March 7, 2020 on July 8, 2025

Option X (Annual)

Particulars	Details
ISIN	INE302E08068
Scrip Code	937189
Scrip ID	1025SFL25A
Coupon Rate (p.a)	10.25%
Effective Yield (p.a)	10.65%
No of NCDs allotted	6,660
Amount (₹)	66,60,000
Frequency of interest payment	Annual
Redemption	100% of the principal amount plus accrued interest up to July 7, 2025 (i.e., from April 1, 2025 to July 7, 2025) will be paid along with redemption proceeds as per the terms and conditions of the Prospectus dated March 7, 2020 on July 8, 2025.

Option XI (Cumulative)

Particulars	Details
ISIN	INE302E08076
Scrip Code	937191
Scrip ID	SFL8MAY20C
Coupon Rate (p.a)	N.A
Effective Yield (p.a)	13.30%
No of NCDs allotted	79,822
Amount (₹)	7,98,22,000
Frequency of interest payment	Cumulative (for the purpose of deduction of tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year, as applicable)

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Redemption	100% of the principal amount plus accrued interest up to July 7, 2025 (i.e. for 62 Months) will be paid along with redemption proceeds as per the terms and conditions of the Prospectus dated March 7, 2020 on July 8, 2025

2. As per the terms and conditions of the Prospectus dated March 7, 2020, the record date shall be fifteen days prior to the redemption date. Accordingly and as per Regulation 60 of Listing Regulations, the Company has fixed **Monday, June 23, 2025** as the Record Date for payment of redemption including interest wherever applicable to the above ISINs.

3. As per the terms and conditions of the NCD Prospectus dated March 7, 2020, the repayment of maturity amount to debentures holders will be made on **Tuesday, July 8, 2025.**

ii. NCD PUBLIC ISSUE 2021 - PROSPECTUS DATED JUNE 25, 2021

1. Redemption of Non-Convertible Debentures ("NCDs") of face value of ₹ 1,000 each issued and allotted on July 9, 2021 under Options V and VI to the NCD holders, pursuant to the NCD Public Issue Prospectus dated June 25, 2021 on August 29, 2025. The details of NCD redemption is given below:

Option V (Monthly)

Particulars	Details
ISIN	INE302E07375
Scrip Code	937591
Scrip ID	10SFL25
Coupon Rate (p.a)	10.00%
Effective Yield (p.a)	10.00%
No of NCDs allotted	3,56,623
Amount (₹)	35,66,23,000
Frequency of interest payment	Monthly
Redemption	100% of the principal amount plus interest for the month of August 2025 (up to August 28, 2025) will be paid along with the redemption proceeds

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	as per the terms and conditions of the Prospectus dated June 25, 2021 on August 29, 2025

Option VI (Cumulative)

Particulars	Details
ISIN	INE302E07383
Scrip Code	937593
Scrip ID	ZCSFL25
Coupon Rate (p.a)	N.A.
Effective Yield (p.a)	12.17%
No of NCDs allotted	2,10,690
Amount (₹)	21,06,90,000
Frequency of interest payment	Cumulative (for the purpose of deduction of tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year, as applicable)
Redemption	100% of the principal amount plus accrued interest up to August 28, 2025 (i.e. for 4 years) will be paid along with redemption proceeds as per the terms and conditions of the Prospectus dated June 25, 2021 on August 29, 2025

2. As per the terms and conditions of the Prospectus dated June 25, 2021, the record date shall be fifteen days prior to the redemption date. Accordingly and as per Regulation 60 of Listing Regulations, the Company has fixed **Thursday, August 14, 2025** as the Record Date for payment of redemption including interest wherever applicable to the above ISINs.

3. As per the terms and conditions of the NCD Prospectus dated June 25, 2021, the repayment of maturity amount to debentures holders will be made on **Friday, August 29, 2025**.

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This is an intimation / disclosure under Regulations 23, 30, 33, 46, 51, 52, 54, 60 and 62 and other applicable regulations, if any, of the Listing Regulations.

The above disclosure is also being made available on the website of the Company, www.sakthifinance.com.

The Board Meeting commenced at 12.15 p.m and concluded at 3.40 p.m.

We request you to take the above information / documents on record.

Yours faithfully
For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

S Venkatesh
Company Secretary and
Chief Compliance Officer
FCS 7012

Encl (9)

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Annexure - A

Sakthi Finance Limited
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Statement of Audited Financial Results for the Quarter and Year ended March 31, 2025

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1	Revenue from Operations					
	Interest Income	5,152.78	5,292.66	5,205.79	20,761.84	19,826.18
	Rental Income	16.77	16.78	15.35	65.84	64.18
	Fees and Commission	45.96	124.52	148.57	415.12	511.22
	Bad debts recovery	25.73	25.34	18.33	86.21	80.16
	Sale of power from windmills	28.64	19.96	27.68	169.87	192.37
	Total revenue from operations	5,269.88	5,479.26	5,415.72	21,498.88	20,674.11
2	Other Income					
	Miscellaneous income	17.47	1.33	0.06	21.53	0.25
3	Total Income	5,287.35	5,480.59	5,415.78	21,520.41	20,674.36
4	Expenses					
	a. Finance Costs	2,957.33	3,025.89	2,967.29	11,984.00	11,572.62
	b. Fees and commission expenses	22.13	23.69	27.78	99.36	111.01
	c. Impairment on Financial Instruments	161.86	181.29	182.33	712.21	675.04
	d. Employee benefits expenses	842.55	967.01	902.31	3,648.42	3,664.70
	e. Depreciation, amortisation and impairment	144.23	149.23	148.67	594.59	587.44
	f. Other Administrative Expenses	544.73	532.30	596.19	2,148.70	1,915.76
	Total Expenses	4,672.83	4,879.41	4,824.57	19,187.28	18,526.57
5	Profit/(Loss) before Exceptional items and Tax (3-4)	614.52	601.18	591.21	2,333.13	2,147.79
6	Exceptional items	-	-	-	-	-
7	Profit/(Loss) before tax (5-6)	614.52	601.18	591.21	2,333.13	2,147.79
8	Tax expense:					
	a Current Tax	169.17	179.19	101.03	748.81	572.38
	b Deferred Tax	(14.04)	(37.72)	64.28	(80.83)	(2.52)
	C Provision for Taxation (earlier years)	-	-	7.39	-	7.39
9	Profit after Tax for the period from continuing operations (7-8)	459.39	459.71	418.51	1,665.15	1,570.54
10	Other Comprehensive Income:					
	(i) Items that will not be reclassified to profit or loss :					
	a) Fair value changes in Equity instruments	(56.16)	(51.09)	(7.19)	(50.58)	39.91
	b) Remeasurement Gain / (Loss) in defined benefit obligations	12.97	-	0.48	3.94	2.96
	(ii) Income tax relating to items that will not be reclassified to profit or loss	4.77	22.16	1.69	11.48	(10.79)
11	Other Comprehensive Income	(38.42)	(28.93)	(5.02)	(35.16)	32.08
12	Total Comprehensive Income for the period (9+11)	420.97	430.78	413.49	1,629.99	1,602.62
13	Earnings per equity share (Face Value : ₹ 10 each) :					
	- Basic (₹)	0.71	0.71	0.65	2.57	2.43
	- Diluted (₹)	0.71	0.71	0.65	2.57	2.43

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STATEMENT OF ASSETS AND LIABILITIES

(₹ lakh)

Particulars	As at 31.03.2025 (Audited)	As at 31-03-2024 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	**4,415.39**	9,318.55
Bank Balances other than cash and cash equivalents	**688.86**	682.21
Receivables :		
(a) Trade Receivables	**96.49**	186.11
(b) Other Receivables	**22.89**	12.22
Loans	**1,18,079.70**	1,20,172.39
Investments	**2,306.35**	1,390.07
Other Financial assets	**1,770.47**	1,334.26
Non-Financial Assets		
Current tax assets (net)	**-**	-
Deferred tax Assets (net)	**479.35**	387.03
Investment Property	**268.25**	266.02
Property, Plant and Equipment	**5,507.52**	5,665.91
Right of use assets	**907.28**	945.70
Capital work-in-progress	**13.69**	-
Intangible assets under development	**246.86**	67.79
Other Intangible assets	**138.31**	165.31
Other non-financial assets	**1,819.84**	1,853.35
Total Assets	**1,36,761.25**	**1,42,446.92**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Derivative financial instruments	**-**	-
Payables:		
(I) Trade Payables:		
(i) total outstanding dues of micro enterprises and small enterprises	**11.22**	0.59
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	**117.64**	177.33
(II) Other Payables:		
(i) total outstanding dues of micro enterprises and small enterprises	**-**	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	**431.48**	171.78
Debt Securities	**67,368.98**	65,619.57
Borrowings (Other than Debt Securities)	**12,384.82**	12,480.27
Deposits	**18,712.18**	8,281.47
Subordinated Liabilities	**12,388.54**	31,166.98
Other financial liabilities	**1,882.46**	2,318.66
Non-Financial Liabilities		
Current tax liabilities (net)	**103.72**	3.46
Provisions	**153.56**	142.72
Deferred tax liabilities (net)	**-**	-
Other non-financial liabilities	**257.34**	247.12
EQUITY		
Equity Share capital	**6,470.59**	6,470.59
Other Equity	**16,478.72**	15,366.38
Total Liabilities and Equity	**1,36,761.25**	**1,42,446.92**

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STATEMENT OF CASH FLOW FOR THE YEAR ENDED MARCH 31, 2025

(₹ lakh)

Particulars	Year Ended	
	31.03.2025	31.03.2024
	(Audited)	(Audited)
A. Cash flow from Operating activities		
Profit before tax	**2,333.13**	2,147.79
Adjustment to reconcile profit before tax to net cash flows:		
Non-cash expenses		
Depreciation, amortisation and impairment	594.59	587.44
Impairment on Loan Assets	325.18	355.40
Bad debts and write offs	403.13	336.69
Remeasurement gain/(loss) on defined benefit plans	3.94	2.96
Impairment on investments	1.71	1.41
Impairment on Trade receivables	(17.81)	(18.46)
Amortization of fees and Commission on financial liability	159.49	184.10
Income/expenses considered seperately		
Income from investing activities	(118.34)	(93.69)
Net gain/(loss) on derecognition of property, plant and equipment	(0.94)	0.23
Finance costs	11,984.00	11,572.62
Operating profit before working capital changes	**15,668.08**	**15,076.49**
Movements in Working Capital:		
Decrease/ (increase) in loans	1,364.38	(6,364.38)
Decrease / (increase) in Trade receivables	107.43	58.56
Decrease / (increase) in Other receivables	(10.67)	6.17
Decrease / (increase) in Other financial assets	(420.51)	(28.79)
Decrease / (increase) in Other non-financial assets	74.46	(0.03)
Increase / (decrease) in Trade Payables	(49.06)	21.77
Increase / (decrease) in Other Payables	259.69	(21.48)
Increase / (decrease) in Other financial liabilities	(428.19)	1,029.59
Increase / (decrease) in Other non-financial liabilities	10.22	149.34
Increase / (decrease) in Provisions	10.84	7.23
Cash generated from operations	**918.59**	**(5,142.01)**
Income taxes paid (net of refunds)	(648.55)	(543.16)
Interest received on Bank deposits	-	-
Finance costs paid	(13,731.70)	(12,190.06)
Net Cash flows from / (used in) operating activities (A)	**2,206.41**	**(2,798.75)**
B. Cash flow from investing activities		
Purchase of property, plant and equipment and intangible assets	(575.14)	(368.02)
Purchase of investments at amortised cost	(1,309.59)	(709.06)
Proceeds from sale of investments at amortised cost	341.00	702.00
Proceeds from sale of property, plant and equipment and intangible assets	10.33	0.53
Interest income received from investment at amortised cost	117.41	93.69
Increase in earmarked balances with banks	(6.65)	(639.30)
Dividend income	0.93	-
Net cash flows from / (used in) investing activities (B)	**(1,421.71)**	**(920.16)**

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(₹ lakh)

Particulars	Year Ended	
	31.03.2025	31.03.2024
	(Audited)	(Audited)
C. Cash flow from Financing activities		
Issue Expense of Debt Securities	(40.95)	21.87
Proceeds from borrowings through debt securities	13,220.44	33,784.97
Repayment of borrowings through debt securities	(11,501.79)	(16,998.17)
Proceeds from borrowings through Deposits	11,015.70	8,225.59
Repayment of borrowings through Deposits	(628.44)	(2,402.63)
Proceeds from borrowings other than debt securities	6,870.00	8,500.00
Repayment of borrowings other than debt securities	(6,872.50)	(4,052.93)
Proceeds from borrowings through subordinated liabilities	1,816.00	1,439.15
Repayment of borrowings through subordinated liabilities	(18,854.42)	(11,204.70)
(Increase) / decrease in loan repayable on demand	(153.63)	(6,694.36)
Lease liability paid	(40.62)	(131.18)
Dividend paid (including tax)	(517.65)	(452.94)
Net cash flows from financing activities (C)	**(5,687.87)**	**10,034.67**
Net increase / (decrease) in cash and cash equivalents **(A+B+C)**	**(4,903.17)**	**6,315.76**
Cash and cash equivalents at the beginning of the year	9,318.55	3,002.79
Cash and cash equivalents at the end of the year	**4,415.39**	**9,318.55**

Net cash provided by / (used in) operating activities includes		
Interest received	20,482.67	19,566.36
Interest paid	(13,731.70)	(12,190.06)
Net cash provided by / (used in) operating activities	**6,750.97**	**7,376.30**

Cash and cash equivalents at the end of the year		
i) Cash in hand	226.19	384.83
ii) Cheques on hand	52.54	9.04
iii) Balances with banks (of the nature of cash and cash equivalents)	2,371.66	5,484.68
iv) Term deposits with maturity less than 3 months	1,765.00	3,440.00
Total	**4,415.39**	**9,318.55**

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Notes:

1. The above Audited financial results for the quarter and year ended March 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 30, 2025.

2. The figures for the quarter and year ended March 31, 2024 were audited by the predecessor Statutory Auditors of the Company, M/s CSK Prabhu & Co., Chartered Accountants.

3. The financial results for the quarter and year ended March 31, 2025 have been audited by the Statutory Auditors of the Company, M/s P N Raghavendra Rao & Co., Chartered Accountants.

4. The figures for the last quarter of the current year and of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to third quarter.

5. The Audited Financial Results of the company have been prepared in accordance with Indian Accounting Standards (**"Ind AS"**) notified under Section 133 of the Companies Act 2013 (**"the Act"**) read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, the circulars, guidelines and directions issued by Reserve Bank of India (**"RBI"**), Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, (**"Listing Regulations"**), as amended and other recognised accounting practices generally accepted in India.

   The Audited Financial Results are available on the website of the company (**www.sakthifinance.com**) and on the website of BSE Limited (**www.bseindia.com**).

6. The Board of Directors have recommended an equity dividend of ₹ 0.80 per share (8.00% on the face value of ₹ 10) aggregating ₹ 517.65 lakhs, which is subject to the approval of members at the ensuing Annual General Meeting.

7. In terms of the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions 2023 dated 19 October 2023, as amended, Non-Banking Financial Companies are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning ("IRACP") norms (including provision on standard assets). As such, the impairment allowances under Ind AS 109 made by the company exceeds the total provisions required under IRACP (including standard assets provisioning) as at March 31, 2025 and accordingly, no amount is required to be transferred to impairment reserve.

8. In terms of RBI Circular No. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 6 August 2020 in relation to the Resolution Framework for COVID-19-related stress, the disclosure is as follows:

(₹ lakhs)

Type of Borrowers	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the half-year ended September 30, 2024	Of such accounts, aggregate debt that slipped into NPA during the half-year	Of such accounts amount written off during the half-year	Of such accounts amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of Resolution plan – Position as at the half-year ended March 31, 2025
Personal Loans	6.12	6.04	0	0.08	-
Corporate Loans:	-	-	-	-	-
Of which MSMEs	-	-	-	-	-

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Others	-	-	-	-	-
Total	6.12	6.04	0	0.08	-

9. Disclosures as required by Regulation 52(4) of the Listing Regulations is enclosed in Appendix I.

10. The Company's Rated, Secured, Redeemable, Non-Convertible Debentures (**"NCDs"**) are secured by the specified hire purchase receivables of the Company with a cover of 1.11 times outstanding (principal and interest accrued thereon) as per the terms of the issue. The Security Cover Certificate as per Regulation 54(3) of the Listing Regulations is enclosed in **Appendix II.**

11. The Company does not fall under the definition of large corporate as per SEBI Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 and as such providing of necessary disclosures do not arise.

12. The Company is primarily engaged in the business of financing and accordingly, there are no separate reportable segments as identified as per Ind AS 108 on 'Operating Segments'.

13. The Company had filed a Prospectus dated March 10, 2025 for Public Issue of Rated, Listed, Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("**NCDs**"), for an amount not exceeding ₹ 50 Crores (**"Base Issue Size"**) with an option to retain over-subscription for an amount not exceeding ₹ 50 Crores, aggregating an amount not exceeding ₹ 100 Crores ("hereinafter referred to as **"the Issue"**). The issue opened on March 17, 2025 and closed on March 28, 2025. The NCDs aggregating ₹ 100 crores were allotted on April 4, 2025 to eligible applicants by Finance, Investment and Securities Issuance Committee. The Listing documents were filed on April 4, 2025 and the Trading approval was received from BSE Limited on April 7, 2025 for trading in NCDs with effect from April 8, 2025. The proceeds of NCDs are being utilized for the objects stated in the Prospectus dated March 10, 2025 and that there is no deviation.

14. The Company has redeemed 1,09,326 Secured, Redeemable, Non-Convertible Debentures (**"NCDs"**) of ₹ 1,000 each under Options III and IV as per the Prospectus dated April 5, 2022 on April 29, 2025 for an amount aggregating ₹ 12.98 crores (Principal + Interest) and 3,30,203 NCDs of ₹ 1,000 each under Options I and II as per the Prospectus dated April 10, 2023 on May 8, 2025 for an amount aggregating ₹ 36.85 crores (Principal + Interest) respectively.

15. Previous period / year figures have been regrouped / re-arranged / re-classified, wherever necessary to conform to the current period presentation. There is no significant regrouping/ reclassification for the quarter under report.

By Order of the Board
For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

M Balasubramaniam
Vice Chairman and Managing Director
DIN: 00377053

30 May 2025
Coimbatore - 18

Annexure B

P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

Founder P.N. Raghavendra Rao

No. 23/2, Viswa Paradise Apartments IInd Floor, Kalidas Road, Ramnagar, Coimbatore - 641 009

✆ : 0422 2232440, 2236997 ✉ : info@pnrandco.in ⊕ : www.pnrandco.in

Ref. No. ..... Date : .....

Independent Auditor's Report on Financial Results for the Quarter and Year ended 31st March 2025

To
The Board of Directors of
Sakthi Finance Limited

Opinion

1. We have audited the accompanying Financial results of Sakthi Finance Limited, (the "NBFC/the Company") for the Quarter and Year ended 31st March 2025, ("the statement") attached herewith, being submitted by the NBFC pursuant to the requirement of Regulation 33, Regulation 52 and Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

2. In our opinion and to the best of our information and according to the explanations given to us, these Financial Results:

   i) are presented in accordance with the requirement of Regulation 33, Regulation 52 and Regulation 63 of the Listing Regulations in this regard; and

   ii) give a true and fair view in conformity with the Recognition and measurement principals laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, Guidelines and Directions issued by Reserve Bank of India from time to time ("RBI Guidelines"), the total comprehensive income and other financial information of the NBFC for the Quarter and Year ended 31st March 2025.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 as amended ("the Act"). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Results* section of our report. We are independent of the NBFC in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Financial Results under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Results.

P.N. RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

Ref. No. ..... Date : .....

Board of Director's Responsibility for the Statement

4. These Financial Results have been prepared on the basis of Annual Audited Financial Statements. The NBFC's Board of Directors are responsible for the preparation of these Financial Results that give a true and fair view of the total comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards specified under Section 133 of the Act read with relevant rules issued thereunder and the circulars, RBI Guidelines and other accounting principles generally accepted in India and in compliance with Regulation 33, Regulation 52 and Regulation 63 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the NBFC and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Financial Results, the Board of Directors are responsible for assessing the NBFC's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the NBFC or to cease operations, or has no realistic alternative but to do so.

6. The Board of Directors are also responsible for overseeing the NBFC's financial reporting process.

Auditor's Responsibilities for the Audit of the Statements

7. Our objectives are to obtain reasonable assurance about whether the Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.

P N RAGHAVENDRA RAO Chartered Accountants CBE-9

Ref. No. ..... Date : .....

8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

   i) Identify and assess the risks of material misstatement of the Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

   ii) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

   iii) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

   iv) Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NBFC's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the NBFC to cease to continue as a going concern.

   v) Evaluate the overall presentation, structure and content of the Financial Results, including the disclosures, and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them

P.N. RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

11. The Annual Financial results include the results for the Quarter ended 31st March 2025, being the balancing figures between the audited figures in respect of the full financial year and the Published Unaudited financial results for the nine months ended 31.12.2024, which were subjected to a limited review by us. Our opinion is not modified in respect of this matter.

12. The Comparative Financial Results of the NBFC for the corresponding Quarter and Year ended 31.03.2024 were audited by the predecessor auditors who expressed an unmodified opinion on those financial statements. Our opinion on the statement is not modified in respect of this matter.

For P N RAGHAVENDRA RAO & CO.,
Chartered Accountants
FRN: 003328S

P N RAGHAVENDRA RAO & CO., Chartered Accountants CBE-9

P R Vittel
Partner
Membership no: 018111
UDIN: 25018111BMRJZW5297

Coimbatore
30th May 2025

Sakthi Finance
Since 1955

Annexure - C

SFL:BSEBM:047:2025-26

May 30, 2025

BSE Limited
(Scrip Code : 511066)
Floor 25, P J Towers
Dalal Street
Fort
Mumbai – 400 001

ISIN : INE302E01014
On-line Submission through Listing Centre

Dear Sir / Madam,

Declaration as per Regulation 33(3)(d) and 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations")

I, K Sundaramurthy, Chief Financial Officer of Sakthi Finance Limited having its Registered Office at 62, Dr. Nanjappa Road, Coimbatore - 641 018, hereby declare that the Statutory Auditors of the Company, M/s P N Raghavendra & Co., Chartered Accountants (Firm Registration No: 003328S), have issued an Independent Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2025.

This declaration is given in compliance of Regulation 33(3)(d) and 52(3)(a) of the Listing Regulations, as amended.

We request you to take this declaration on record.

Yours faithfully
For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

K Sundaramurthy
Chief Financial Officer
M. No. 204905

Annexure - D

Sakthi Finance Limited
Coimbatore – 18

Appendix - I

Compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(4) of the Listing Regulations

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended	
		31 March 2025	31 December 2024	31 March 2024	31 March 2025	31 March 2024
1	Debt - Equity Ratio (Refer Note 2)	5.53	5.92	6.23	5.53	6.23
2	Debt Service Coverage Ratio	NA	NA	NA	NA	NA
3	Interest Service Coverage Ratio	NA	NA	NA	NA	NA
4	Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA
5	Capital Redemption Reserve	NA	NA	NA	NA	NA
6	Debenture Redemption Reserve	NA	NA	NA	NA	NA
7	Net Worth (Refer Note 3)	19,976.54	19,536.61	18,979.48	19,976.54	18,979.48
8	Net Profit / (Loss) after Tax	459.39	459.71	418.51	1665.15	1,570.54
9	Earnings per Share:					
	- Basic (₹)	0.71	0.71	0.65	2.57	2.43
	- Diluted (₹)	0.71	0.71	0.65	2.57	2.43
10	Current Ratio	NA	NA	NA	NA	NA
11	Long Term debt to Working Capital	NA	NA	NA	NA	NA
12	Bad Debts to Accounts Receivable Ratio	NA	NA	NA	NA	NA
13	Current Liability Ratio	NA	NA	NA	NA	NA
14	Total Debts to Total Assets (Refer Note 4)	0.75	0.77	0.76	0.75	0.76
15	Debtor Turnover	NA	NA	NA	NA	NA
16	Inventory Turnover	NA	NA	NA	NA	NA

SAKTHI FINANCE LTD CBE-18

Sakthi Finance Limited
Coimbatore – 18

Sl No	Particulars	Quarter Ended			Year Ended	
		31 March 2025	31 December 2024	31 March 2024	31 March 2025	31 March 2024
17	Operating Margin (%)	NA	NA	NA	NA	NA
18	Net Profit Margin (%) (Refer Note 5)	8.69	8.39	7.73	7.74	7.60
19	Sector specific equivalent ratios, as applicable					
	i) Gross Non-performing Assets (GNPA) % (Refer Note 6)	4.92	5.20	5.25	4.92	5.25
	ii) Net Non-Performing Assets (NNPA) % (Refer Note 7)	2.39	2.75	2.62	2.39	2.62
	iii)Provision Coverage Ratio (PCR %) (Refer Note 8)	52.67	48.33	51.38	52.67	51.38
	iv)Capital Adequacy Ratio (%) (Refer Note 9)	18.63	17.17	18.48	18.63	18.48

Notes:

1. Certain ratios/line items marked with remark "NA" are not applicable since the Company is a Non-Banking Financial Company registered with the Reserve Bank of India
2. Debt - Equity ratio = [Debt Securities + Borrowings (Other than Debt Securities) + Deposits + Subordinated Liabilities] / [Equity Share Capital + Other equity]
3. Net worth = [Equity shares capital + other equity]
4. Total debts to total assets = [Debt Securities + Borrowings (Other than Debt Securities + Deposits + Subordinated Liabilities] / Total assets
5. Net profit margin (%) = Profit after tax / Total Income
6. Gross Non-performing Assts (GNPA) % = Gross Stage III assets / Gross loan assets
7. Net Non-performing Assts (NNPA) % = [Gross Stage III assets - Impairment loss allowance for Stage III assets] / [Gross Loan Assets - Impairment loss allowance for Stage III assets]
8. Provision Coverage Ratio (PCR %) = Impairment loss allowance for Stage III assets / Gross Stage III assets
9. Capital Adequacy Ratio has been computed as per relevant RBI guidelines

SAKTHI FINANCE LTD CBE-18

Annexure - E

Sakthi Finance Limited
Coimbatore - 18

Statement of Utilisation of NCD Public Issue IX Proceeds

Sl No	Name of the Issuer	ISIN	Mode of fund raising (Public Issues / Private placement)	Type of Instrument	Date of Raising funds	Amount Raised (₹ crores)	Funds utilised (₹ crores)	Any Deviation Yes / No	If 8, is yes then specify the purpose of which the funds were utilised	Remarks
	1	2	3	4	5	6	7	8	9	10
1	Sakthi Finance Limited	INE302E07748	Public Issue	Rated, Secured, Redeemable, Non - Convertible Debentures	09-Jul-24	8.84	123.67	No	Not applicable	Not applicable
2		INE302E07763				8.06				
3		INE302E07730				6.96				
4		INE302E07755				9.67				
5		INE302E07706				59.89				
6		INE302E07714				19.78				
7		INE302E07722				10.47				
Total						123.67	123.67			

Note : **NCD Proceeds were utilised for the objects stated in the Prospectus only. Funds utilised includes Debentures Issue expenses as on March 31, 2025**

Statement of Utilisation of NCD Private Placement - 2 Proceeds

Sl No	Name of the Issuer	ISIN	Mode of fund raising (Public Issues / Private placement)	Type of Instrument	Date of Raising funds	Amount Raised (₹ crores)	Funds utilised (₹ crores)	Any Deviation Yes / No	If 8, is yes then specify the purpose of which the funds were utilised	Remarks
	1	2	3	4	5	6	7	8	9	10
1	Sakthi Finance Limited	INE302E07805	Private Placement	Rated, Secured, Redeemable, Non - Convertible Debentures	18-Dec-24	1.18	3.58	No	Not applicable	Not applicable
2		INE302E07797				0.80				
3		INE302E07789				1.60				
Total						3.58	3.58			

Note : **NCD Proceeds were utilised for the objects stated in the Disclosure documents only. Funds utilised includes Debentures Issue expenses as on March 31, 2025**

SAKTHI FINANCE LTD CBE-18

Sakthi Finance Limited
Coimbatore - 18

Statement of Deviation or Variation in utilisation of funds raised						
Particulars			Remarks			
Name of listed entity			Sakthi Finance Limited			
Mode of Fund Raising			Public Issue		Privately Placed	
Type of instrument			Rated, Secured, Rédeemable Non-Convertible Debentures			
Date of Raising Funds			09-July-2024		18-December-2024	
Amount Raised			₹ 123.67 crores		₹ 3.58 crores	
Report filed for quarter year ended			March 31, 2025			
Is there a Deviation / Variation in use of funds raised?			No			
Whether any approval is required to vary the objects of the issue stated in the prospectus / offer document?			No			
If yes, details of the approval so required?			NA			
Date of approval			NA			
Explanation for the Deviation / Variation			NA			
Comments of the audit committee after review			Nil			
Comments of the auditors, if any			Nil			
Objects for which funds have been raised and where there has been a deviation, in the following table			Not Applicable			
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised (₹ crores)	Amount of Deviation/ Variation for the half year according to applicable object (₹ lakhs and in %)	Remarks, if any
-	-	-	-	-	-	-

Deviation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of Signatory : K Sundaramurthy
Designation : Chief Financial Officer

SAKTHI FINANCE LTD CBE-18

Annexure F

P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

Founder P.N. Raghavendra Rao

No. 23/2, Viswa Paradise Apartments IInd Floor, Kalidas Road, Ramnagar, Coimbatore - 641 009

✆ : 0422 2232440, 2236997 ✉ : info@pnrandco.in ⊕ : www.pnrandco.in

Ref. No. ..... Date : .....

To
Board of Directors
Sakthi Finance Limited
62, Nanjappa Road
Coimbatore – 641018

Independent Auditor's Certificate on Security Cover as at March 31, 2025 under Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations"), as amended, for submission to the Stock Exchange ("BSE Ltd") and Catalyst Trusteeship Limited ("the Debenture Trustee")

1. We, M/s. P N Raghavendra Rao & Co., Chartered Accountants, the Statutory Auditors of Sakthi Finance Limited ("**the Company**"), have been requested by the Management of the Company to certify the book value of assets charged against the Rated, Secured, Redeemable, Non-Convertible Debentures issued by the Company through Public Issue and Private Placement basis ("**NCDs**") ("**Listed Debt Securities**") and to certify the compliance with covenants in respect of Listed, Secured, Redeemable, Non-Convertible Debentures of the Company issued and outstanding as at March 31, 2025.

2. The Company has outstanding balances of Secured, Redeemable, Non-Convertible Debentures as on March 31, 2025 comprising NCDs issued through Public Issue of face value ₹ 1,000 each and NCDs issued through Private Placement basis of face value ₹ 1,00,000 each as detailed below:

Particulars	Principal Amount outstanding (₹ In lakhs)
NCD Public Issue V (Prospectus dated June 25, 2021)	5,673.13
NCD Public Issue VI (Prospectus dated April 05, 2022)	7,938.51
NCD Public Issue VII (Prospectus dated April 10, 2023)	14,686.04
NCD Public Issue VIII (Prospectus dated January 30, 2024)	14,809.64
NCD Public Issue IX (Prospectus dated June 13, 2024)	12,367.44
NCD Private Placement Basis (Issued on June 7, 2024)	495.00
NCD Private Placement Basis (Issued on December 13, 2024)	358.00

3. The accompanying statements (hereinafter referred as "**the Statements**") comprises the Statement of Security Cover available for the outstanding (Principal and interest) amount of above Listed Non-Convertible Debentures in **Annexure A** and Statement of Book Value of

P N RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

Assets and the amount pledged against the Listed Non-convertible Debentures in **Annexure B.**

4. The responsibility for compiling the information contained in the Statements is of the Management of the Company and it is initialed by us for identification purposes only.

Management's Responsibility for the Statements

5. The preparation of the Statements is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statements and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

6. The Statements have been prepared by the Company from the Audited books of accounts and other relevant records and documents maintained by the Company as at March 31, 2025 pursuant to requirements of SEBI Master Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2023/46 dated May 16, 2024 issued by the Securities and Exchange Board of India ("**SEBI**") in terms of Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations 1993 (hereinafter referred together as the "**SEBI Regulations**"), as amended, for the purpose of submission to BSE Ltd and to the Debenture Trustee of the Listed Debt Securities.

7. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with all the covenants as prescribed in terms of the respective Debenture Trust Deed/Prospectus.

Auditor's Responsibility

8. Pursuant to the requirements of the SEBI Regulations, our responsibility for the purpose of this certificate is to certify the book values as considered in the **Annexure B**, in relation to the computation of Security Cover, is in agreement with the Audited Financial Statements for the year ended March 31, 2025 and that the company has complied, in all material respects, with the covenants in respect of the listed debt securities of the company outstanding as at March 31, 2025 as mentioned in the statement.

P N RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

P.N. RAGHAVENDRA RAO & CO
Chartered Accountants
Founder P.N. Raghavendra Rao
No. 23/2, Viswa Paradise Apartments IInd Floor, Kalidas Road, Ramnagar, Coimbatore - 641 009
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Ref. No. ..... Date : .....

9. We conducted our examination of the statement on a test check basis in accordance with Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India ("**ICAI**"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

10. We have complied with the relevant applicable requirements of the Standard on Quality Control ("**SQC**") 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements issued by the ICAI.

11. The Financial statements for the year ended March 31, 2025 have been audited by us, on which we issued an unmodified audit opinion vide our report dated May 30, 2025. Our audit of these financial statements was conducted in accordance with the standards on auditing specified under section 143(10) of the Companies act, 2013. Those standards requires that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

    Accordingly, we have performed the following procedures:

    a. obtained the Audited Financial Statements of the Company as at March 31, 2025.

    b. traced the amounts in the Statements, in relation to the computation of Security cover, to the Audited financial statements of the Company as at March 31, 2025.

    c. ensured arithmetical accuracy of the computation of security cover in the Statement.

    d. reviewed the terms of Debenture Trust Deed / Prospectus(es) / Disclosure documents to understand the nature of charge (viz. exclusive charge or *pari passu* charge) on the assets of the Company.

    e. on a test check basis, checked the compliance with the covenants stated in the Debenture Trust Deed / Prospectus(es) / Disclosure documents

    f. verified the Certificate of Registration of charge for creation of security with respect to the above mentioned outstanding Non-Convertible Debentures

    g. made necessary inquiries with the management and obtained relevant representations in respect of matters relating to the Statements.

P.N. RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

Founder P.N. Raghavendra Rao

No. 23/2, Viswa Paradise Apartments IInd Floor, Kalidas Road, Ramnagar, Coimbatore - 641 009

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Ref. No. ..... Date : .....

Conclusion

12. Based on the procedures performed as referred to in paragraph 11 above and according to the information and explanations provided to us by the Management of the Company, we certify that:

    a. the particulars contained in the accompanying statement with respect to the Book Values of Assets (at Cost) charged against Listed Debt Securities outstanding as on March 31, 2025 have been accurately extracted and ascertained from the Audited books of accounts of the Company as at March 31, 2025 and other relevant records and documents maintained by the Company;

    b. the security cover available for the Listed Debt Securities as contained in the accompanying statement provide a coverage of 1.11 times of the total principal and interest amount outstanding as on March 31, 2025 with respect to the Listed Debt Securities; and

    c. the Company has complied with all the covenants prescribed in the respective Debenture Trust Deed, Prospectus, General Information Document and Key Information Document pertaining to Listed Debt Securities outstanding in the books as on March 31, 2025.

Restriction on Use

13. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees, BSE Ltd and SEBI in accordance with the SEBI Regulations and should not be used by any other person or for any other purpose without our prior consent in writing. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For P N RAGHAVENDRA RAO & CO.,
Chartered Accountants
Firm Registration Number: 003328S

P N RAGHAVENDRA RAO & CO., Chartered Accountants CBE-9

P R Vittel
Partner
Membership Number: 018111
UDIN: 25018111BMRJZU6314

May 30, 2025
Coimbatore

Annexure A

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Asset Coverage (Rs. In lakhs)
1	NCD Public Issue - V	INE302E07375	Non Convertible Debentures	Exclusive	3,566.23		3,566.23	3,566.23	3,917.59
2	NCD Public Issue - V	INE302E07383	Non Convertible Debentures	Exclusive	2,106.90	900.76	3,007.66	3,007.66	3,303.99
3	NCD Public Issue - VI	INE302E07425	Non Convertible Debentures	Exclusive	412.01		412.01	412.01	458.66
4	NCD Public Issue - VI	INE302E07433	Non Convertible Debentures	Exclusive	681.25	191.93	873.18	873.18	972.04
5	NCD Public Issue - VI	INE302E07441	Non Convertible Debentures	Exclusive	227.64		227.64	227.64	253.42
6	NCD Public Issue - VI	INE302E07458	Non Convertible Debentures	Exclusive	126.30	36.61	162.91	162.91	181.35
7	NCD Public Issue - VI	INE302E07466	Non Convertible Debentures	Exclusive	4,374.51		4,374.51	4,374.51	4,869.83
8	NCD Public Issue - VI	INE302E07474	Non Convertible Debentures	Exclusive	2,116.80	681.93	2,798.73	2,798.73	3,115.63
9	NCD Public Issue - VII	INE302E07573	Non Convertible Debentures	Exclusive	1,348.77		1,348.77	1,348.77	1,505.54
10	NCD Public Issue - VII	INE302E07508	Non Convertible Debentures	Exclusive	1,953.26	336.83	2,290.09	2,290.09	2,556.27
11	NCD Public Issue - VII	INE302E07540	Non Convertible Debentures	Exclusive	656.18		656.18	656.18	732.45
12	NCD Public Issue - VII	INE302E07516	Non Convertible Debentures	Exclusive	1,540.08	276.39	1,816.47	1,816.47	2,027.61
13	NCD Public Issue - VII	INE302E07557	Non Convertible Debentures	Exclusive	210.19		210.19	210.19	234.62
14	NCD Public Issue - VII	INE302E07490	Non Convertible Debentures	Exclusive	251.01	46.76	297.77	297.77	332.38
15	NCD Public Issue - VII	INE302E07565	Non Convertible Debentures	Exclusive	5,075.37		5,075.37	5,075.37	5,665.29
16	NCD Public Issue - VII	INE302E07524	Non Convertible Debentures	Exclusive	1,615.48	323.89	1,939.37	1,939.37	2,164.79
17	NCD Public Issue - VII	INE302E07532	Non Convertible Debentures	Exclusive	2,035.70	404.02	2,439.72	2,439.72	2,723.29

P. RAGHAVENDRA & CO. Chartered Accountants CHE-1

Annexure A

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Asset Coverage (Rs. In lakhs)
18	NCD Public Issue - VIII	INE302E07607	Non Convertible Debentures	Exclusive	1,101.82		1,101.82	1,101.82	1,204.58
19	NCD Public Issue - VIII	INE302E07615	Non Convertible Debentures	Exclusive	1,412.80	137.73	1,550.53	1,550.53	1,695.14
20	NCD Public Issue - VIII	INE302E07656	Non Convertible Debentures	Exclusive	707.89		707.89	707.89	773.91
21	NCD Public Issue - VIII	INE302E07599	Non Convertible Debentures	Exclusive	1,787.01	179.80	1,966.81	1,966.81	2,150.25
22	NCD Public Issue - VIII	INE302E07649	Non Convertible Debentures	Exclusive	5,703.14		5,703.14	5,703.14	6,235.05
23	NCD Public Issue - VIII	INE302E07631	Non Convertible Debentures	Exclusive	2,556.84	276.79	2,833.63	2,833.63	3,097.91
24	NCD Public Issue - VIII	INE302E07623	Non Convertible Debentures	Exclusive	1,540.14	177.76	1,717.90	1,717.90	1,878.12
25	NCD Public Issue - IX	INE302E07748	Non Convertible Debentures	Exclusive	884.28		884.28	884.28	975.61
26	NCD Public Issue - IX	INE302E07730	Non Convertible Debentures	Exclusive	695.93		695.93	695.93	767.80
27	NCD Public Issue - IX	INE302E07706	Non Convertible Debentures	Exclusive	5,989.48		5,989.48	5,989.48	6,608.05
28	NCD Public Issue - IX	INE302E07763	Non Convertible Debentures	Exclusive	805.95	52.25	858.20	858.20	946.83
29	NCD Public Issue - IX	INE302E07755	Non Convertible Debentures	Exclusive	966.66	64.30	1,030.96	1,030.96	1,137.43
30	NCD Public Issue - IX	INE302E07714	Non Convertible Debentures	Exclusive	1,977.98	145.54	2,123.52	2,123.52	2,342.83
31	NCD Public Issue - IX	INE302E07722	Non Convertible Debentures	Exclusive	1,047.16	75.23	1,122.39	1,122.39	1,238.31
34	NCD Private Placement	INE302E07664	Non Convertible Debentures	Exclusive	210.00		210.00	210.00	240.33
35	NCD Private Placement	INE302E07672	Non Convertible Debentures	Exclusive	185.00		185.00	185.00	211.72
36	NCD Private Placement	INE302E07680	Non Convertible Debentures	Exclusive	50.00	3.49	53.49	53.49	61.22

Chartered Accountants

Annexure A

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Asset Coverage (Rs. In lakhs)
37	NCD Private Placement	INE302E07698	Non Convertible Debentures	Exclusive	50.00	3.77	53.77	53.77	61.53
38	NCD Private Placement	INE302E07789	Non Convertible Debentures	Exclusive	160.00	-	160.00	160.00	180.19
39	NCD Private Placement	INE302E07805	Non Convertible Debentures	Exclusive	118.00	-	118.00	118.00	132.89
40	NCD Private Placement	INE302E07797	Non Convertible Debentures	Exclusive	80.00	2.02	82.02	82.02	92.37
Total					56,327.76	4,317.80	60,645.56	60,645.56	67,046.83

P. N. RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

Annexure - B

Statements of Security Cover as on March 31, 2025 of Rated, Secured, Redeemable Non-Convertible Debentures

(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance,DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/Book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance,DSRA market value is not applicable)	Total Value (=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	5,507.52	-	5,507.52	-	-	-	-	-
Capital Work-in-Progress		-	-	NA	-	-	13.69	-	13.69	-	-	-	-	-
Right of Use Assets		-	-	NA	-	-	907.28	-	907.28	-	-	-	-	-
Goodwill		-	-	NA	-	-		-	-	-	-	-	-	-
Intangible Assets		-	-	NA	-	-	138.31	-	138.31	-	-	-	-	-
Intangible Assets under Development		-	-	NA	-	-	246.86	-	246.86	-	-	-	-	-
Investment Property		-	-	NA	-	-	268.25	-	268.25	-	-	-	-	-
Investments		-	-	NA	-	-	2,306.35	-	2,306.35	-	-	-	-	-
Loans	Standard Loan Receivables	67,046.83	21,532.29	No	-	-	29,500.58	-	1,18,079.70	-	67,046.83	-	-	67,046.83
Inventories		-	-	NA	-	-		-	-	-	-	-	-	-

P N RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

Annexure - B

Statements of Security Cover as on March 31, 2025 of Rated, Secured, Redeemable Non-Convertible Debentures

(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Trade Receivables		-	-	NA	-	-	119.38	-	119.38	-	-	-	-	-
Cash and Cash Equivalents		-	-	NA	-	-	4,415.39	-	4,415.39	-	-	-	-	-
Bank Balances other than Cash & Cash Equivalents		-	-	NA	-	-	688.86	-	688.86	-	-	-	-	-
Others										-	-	-	-	-
Other Financial Assets		-	-	NA	-	-	1,770.47	-	1,770.47	-	-	-	-	-
Deferred Tax Assets		-	-	NA	-	-	479.35	-	479.35	-	-	-	-	-
Other Non-Financial Assets		-	-	NA	-	-	1,819.84	-	1,819.84	-	-	-	-	-
Total		67,046.83	21,532.29	-	-	-	48,182.13	-	1,36,761.25	-	67,046.83	-	-	67,046.83

P N RAGHAVENDRA RAO & CO.
Chartered Accountants
CBE-9

Annexure - B

Statements of Security Cover as on March 31, 2025 of Rated, Secured, Redeemable Non-Convertible Debentures

(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
LIABILITIES														
Debt securities to which this certificate	Secured Non Convertible Debentures (Listed)	60,645.56	7,613.75				6,700.29	-	74,959.59	-	60,645.56	-	-	60,645.56
Other debt sharing pari-passu charge with above								-	-	-	-	-	-	-
Other Debt							2,131.70	-	2,131.70	-	-	-	-	-
Subordinated debt							1,566.22	-	1,566.22	-	-	-	-	-
Borrowings								-	-	-	-	-	-	-
Bank			10,810.28					-	10,810.28	-	-	-	-	-
Debt Securities								-	-	-	-	-	-	-
Others			1,100.00					-	1,100.00	-	-	-	-	-
Term Loan from Others		*not to be filled*	1,574.54					-	1,574.54	-	-	-	-	-
Public Deposits							18,712.18	-	18,712.18	-	-	-	-	-
Trade payables							620.34	-	620.34	-	-	-	-	-
Lease Liabilities							269.02	-	269.02	-	-	-	-	-
Provisions							153.56	-	153.56	-	-	-	-	-
Others								-	-	-	-	-	-	-
Other Financial			32.70				1,520.74	-	1,553.44	-	-	-	-	-
Other non-Financial Liabilities							257.34	-	257.34	-	-	-	-	-
Current Tax Liabilities							103.72	-	103.72	-	-	-	-	-
Total		60,645.56	21,131.27	-	-	-	32,035.11	-	1,13,811.93	-	60,645.56	-	-	60,645.56
Cover on Book Value		1.11			Not Applicable									
Cover on Market Value														1.11
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**									

Note 1. The above amounts have been extracted from the Audited financial results for the year ended March 31, 2025

2. The Company has complied with all the covenants specified in respect of all Listed Non-Convertible Securities.

3. The assets offered as security are Loans and hence not eligible for market valuation.

Annexure - G

Sakthi Finance Limited
Coimbatore - 18

Extract of Statement of Audited Financial Results for the Quarter and the Year ended March 31, 2025

(₹ lakh)

Particulars	Quarter Ended			Year Ended	
	31.03.2025	31.12.2024	31.03.2024	31-03-2025	31-03-2024
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
Total Revenue from Operations (net)	5,269.88	5,479.26	5,415.72	21,498.88	20,674.11
Net Profit / (Loss) for the period (before tax and Exceptional Items)	614.52	601.18	591.21	2,333.13	2,147.79
Net Profit / (Loss) for the period before tax (after Exceptional Items)	614.52	601.18	591.21	2,333.13	2,147.79
Net Profit / (Loss) for the period after tax (after Exceptional Items)	459.39	459.71	418.51	1,665.15	1,570.54
Other Comprehensive Income (net of tax)	(38.42)	(28.93)	(5.02)	(35.16)	32.08
Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (net of tax)]	420.97	430.78	413.49	1,629.99	1,602.62
Paid-up equity share capital (Face value : ₹ 10 per share)	6,470.59	6,470.59	6,470.59	6,470.59	6,470.59
Reserves (excluding Revaluation Reserve)				14,098.92	12,943.34
Securities Premium	1,429.80	1,429.80	1,429.80	1,429.80	1,429.80
Net worth	19,976.54	19,536.61	18,979.48	19,976.54	18,979.48
Paid up Debt Capital/ Outstanding Debt	0.57	0.49	0.45	0.57	0.45
Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA
Debt Equity Ratio	5.53	5.92	6.23	5.53	6.23
Earnings per share (₹ 10 each) (for continuing operations) :					
a. Basic (₹)	0.71	0.71	0.65	2.57	2.43
b. Diluted (₹)	0.71	0.71	0.65	2.57	2.43
Capital Redemption Reserve	NA	NA	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA	NA

Notes :

1 The above is an extract of the detailed format of the Statement of Audited Financial Results filed with Stock Exchange under Regulation 33 and 52 read with Regulations 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the Audited Financial Results are available on the BSE Ltd website (URL:www.bseindia.com/corporates) and company's website, www.sakthifinance.com. The Audited Financial Results can be accessed by scanning the QR code provided below.

2 Disclosures in accordance with Regulation 52(4) read with 63(2) of the Listing Regulations have been submitted to BSE Limited and the disclosures can be accessed on the BSE website (URL : www.bseindia.com/corporates) and company's website, www.sakthifinance.com and it can be accessed by scanning the QR code provided below.

For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

M Balasubramaniam
Vice Chairman and Managing Director
DIN : 00377053

30 May 2025
Coimbatore - 18

Annexure - H

(₹ lakhs)

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits,

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)

Sr. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was									
															In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary								Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	Notes
1	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Finance Financial Services Limited	AACCS4535M	Promoter Group Company	Any other transaction	Rent Received	15.00	APPROVED	0.00	30-05-2025	11.85	5.34	2.88										
2	SAKTHI FINANCE LTD	AADCS0656G	Sakthifinance Financial Services Limited	AACCS4535M	Promoter Group Company	Any other transaction	Resources Mobilisation Charges	1000.00	APPROVED	0.00	30-05-2025	80.21	0.00	0.00										
3	SAKTHI FINANCE LTD	AADCS0656G	Sakthifinance Financial Services Limited	AACCS4535M	Promoter Group Company	Any other transaction	Reimbursement of Expenses	0.00	APPROVED	0.00	30-05-2025	0.18	0.00	0.00										
4	SAKTHI FINANCE LTD	AADCS0656G	Sakthifinance Financial Services Limited	AACCS4535M	Promoter Group Company	Investment		0.00	APPROVED	0.00	30-05-2025	-35.00	245.00	210.00										
5	SAKTHI FINANCE LTD	AADCS0656G	ABT Industries Limited	AABCA8402A	Promoter Group Company	Any other transaction	Rent Received	25.00	APPROVED	0.00	30-05-2025	12.91	12.01	27.02										
6	SAKTHI FINANCE LTD	AADCS0656G	ABT Industries Limited	AABCA8402A	Promoter Group Company	Any other transaction	Reimbursement of Expenses	12.00	APPROVED	0.00	30-05-2025	5.64	0.00	0.00										
7	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Pelican Insurance Broking Private Limited	AAECP2240A	Other Related Party	Any other transaction	Rent Received	5.00	APPROVED	0.00	30-05-2025	0.71	0.00	0.00										
8	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Pelican Insurance Broking Private Limited	AAECP2240A	Other Related Party	Any other transaction	Other Income	0.00	APPROVED	0.00	30-05-2025	27.14	29.03	26.79										
9	SAKTHI FINANCE LTD	AADCS0656G	ABT Industries Limited	AABCA8402A	Promoter Group Company	Any other transaction	Interest Income	0.00	APPROVED	0.00	30-05-2025	1.91	0.00	0.00										
10	SAKTHI FINANCE LTD	AADCS0656G	N Mahalingam & Co.,	AACFN2216R	Other Related Party	Purchase of goods or services		25.00	APPROVED	0.00	30-05-2025	0.72	0.96	1.91										
11	SAKTHI FINANCE LTD	AADCS0656G	Smt Vinodhini Balasubramaniam	AANPB1863B	Wife of Sri M Balasubramaniam, Vice Chairman and Managing Director	Any other transaction	Rent paid	2.40	APPROVED	0.00	30-05-2025	1.20	0.00	0.00										
12	SAKTHI FINANCE LTD	AADCS0656G	Smt Vinodhini Balasubramaniam	AANPB1863B	Wife of Sri M Balasubramaniam, Vice Chairman and Managing Director	Investment		0.00	APPROVED	0.00	30-05-2025	0.00	250.00	250.00										
13	SAKTHI FINANCE LTD	AADCS0656G	Sri M Srinivaasan	AIJPS2699J	Promoter Group and Director	Any other transaction	Rent paid	109.92	APPROVED	0.00	30-05-2025	64.78	9.88	9.88										
14	SAKTHI FINANCE LTD	AADCS0656G	ARC Retreading Company Private Limited	AABCA6620L	Other Related Party	Any other transaction	Rent paid	5.00	APPROVED	0.00	30-05-2025	1.29	0.21	0.21										
15	SAKTHI FINANCE LTD	AADCS0656G	N Mahalingam & Co.,	AACFN2216R	Other Related Party	Any other transaction	Rent paid	20.00	APPROVED	0.00	30-05-2025	7.34	0.00	0.00										
16	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Foundation	AABTS4026M	Other Related Party	Any other transaction	Printing Charges	0.00	APPROVED	0.00	30-05-2025	0.73	0.10	0.10										
17	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Sugars Limited (Om Sakthi)	AADCS0651B	Promoter Group Company	Any other transaction	Printing Charges	3.00	APPROVED	0.00	30-05-2025	1.05	0.00	0.00										
18	SAKTHI FINANCE LTD	AADCS0656G	Sri M Balasubramaniam	ABEPB2022Q	Promoter, Vice Chairman and Managing Director	Remuneration		36.00	APPROVED	0.00	30-05-2025	26.76	0.00	0.00										
19	SAKTHI FINANCE LTD	AADCS0656G	Sri K Sundaramurthy	BGMPS7617G	Chief Financial Officer and KMP	Remuneration		0.00	APPROVED	0.00	30-05-2025	13.01	0.00	0.00										
20	SAKTHI FINANCE LTD	AADCS0656G	Sri S Venkatesh	ABFPV4737K	Company Secretary	Remuneration		0.00	APPROVED	0.00	30-05-2025	9.20	0.00	0.00										
21	SAKTHI FINANCE LTD	AADCS0656G	Sri Amrit Vishnu B	BXPPA5524C	Son of Sri M Balasubramaniam, Vice Chairman and Managing Director	Remuneration		0.00	APPROVED	0.00	30-05-2025	0.56	0.00	0.00										
22	SAKTHI FINANCE LTD	AADCS0656G	Dr M Manickam	ACWPM5801F	Promoter and Chairman	Any other transaction	Sitting Fees	0.00	APPROVED	0.00	30-05-2025	0.30	0.00	0.00										
23	SAKTHI FINANCE LTD	AADCS0656G	Sri M Srinivaasan	AIJPS2699J	Promoter Group and Director	Any other transaction	Sitting Fees	0.00	APPROVED	0.00	30-05-2025	1.30	0.00	0.00										
24	SAKTHI FINANCE LTD	AADCS0656G	Sri M Srinivaasan	AIJPS2699J	Promoter Group and Director	Any other transaction	Travelling Expenses	0.00	NOT APPLICABLE	0.00	30-05-2025	0.09	0.00	0.00										
25	SAKTHI FINANCE LTD	AADCS0656G	Dr S Veluswamy	ACPPV3527J	Director	Any other transaction	Sitting Fees	0.00	APPROVED	0.00	30-05-2025	2.10	0.00	0.00										
26	SAKTHI FINANCE LTD	AADCS0656G	Dr S Veluswamy	ACPPV3527J	Director	Any other transaction	Travelling Expenses	0.00	NOT APPLICABLE	0.00	30-05-2025	0.12	0.00	0.00										
27	SAKTHI FINANCE LTD	AADCS0656G	Smt Priya Bhansali	AAGPP9130J	Director	Any other transaction	Sitting Fees	0.00	APPROVED	0.00	30-05-2025	4.10	0.00	0.00										
28	SAKTHI FINANCE LTD	AADCS0656G	Smt Priya Bhansali	AAGPP9130J	Director	Any other transaction	Travelling Expenses	0.00	NOT APPLICABLE	0.00	30-05-2025	0.15	0.00	0.00										
29	SAKTHI FINANCE LTD	AADCS0656G	Sri K P Ramakrishnan	ADYPR0971N	Director	Any other transaction	Sitting Fees	0.00	APPROVED	0.00	30-05-2025	3.70	0.00	0.00										
30	SAKTHI FINANCE LTD	AADCS0656G	Sri K P Ramakrishnan	ADYPR0971N	Director	Any other transaction	Travelling Expenses	0.00	NOT APPLICABLE	0.00	30-05-2025	0.15	0.00	0.00										
31	SAKTHI FINANCE LTD	AADCS0656G	Sri M Bhaskar	AAPPB6725K	Director	Any other transaction	Sitting Fees	0.00	APPROVED	0.00	30-05-2025	4.60	0.00	0.00										
32	SAKTHI FINANCE LTD	AADCS0656G	Sri M Bhaskar	AAPPB6725K	Director	Any other transaction	Travelling Expenses	0.00	NOT APPLICABLE	0.00	30-05-2025	0.18	0.00	0.00										
33	SAKTHI FINANCE LTD	AADCS0656G	Sri Advait Kurlekar	ACBPK7438H	Director	Any other transaction	Sitting Fees	0.00	APPROVED	0.00	30-05-2025	2.70	0.00	0.00										
34	SAKTHI FINANCE LTD	AADCS0656G	Sri Advait Kurlekar	ACBPK7438H	Director	Any other transaction	Travelling Expenses	0.00	NOT APPLICABLE	0.00	30-05-2025	0.15	0.00	0.00										
35	SAKTHI FINANCE LTD	AADCS0656G	ABT Industries Limited	AABCA8402A	Promoter Group Company	Loan		0.00	APPROVED	0.00	30-05-2025	150.00	0.00	0.25	Loan		18.00%	6 months	Loan	18.00%	6 months	Unsecured	Business	
36	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Digital Limited	ABJCS4319K	Other Related Party	Advance		0.00	APPROVED	0.00	30-05-2025	235.55	100.83	336.38										
37	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Digital Limited	ABJCS4319K	Other Related Party	Any other transaction	Repairs and Maintenance of Software	0.00	APPROVED	0.00	30-05-2025	6.10	0.00	0.00										
38	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Properties (Coimbatore) Limited	AAGCS4966C	Other Related Party	Any other transaction	Lease Deposit	0.00	NOT APPLICABLE	0.00	30-05-2025	0.00	850.00	850.00										
39	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Sugars Limited	AADCS0651B	Promoter Group Company	Advance		1500.00	APPROVED	0.00	30-05-2025	0.00	1500.00	1500.00										
40	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Financial Services (Cochin) Private Limited	AAJCS6439F	Promoter Group Company	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	-8.00	32.40	22.40										
41	SAKTHI FINANCE LTD	AADCS0656G	Smt Samyuktha Vanavaraayar	BHCPS7361A	Daughter of Sri. M Balasubramaniam Vice Chairman and Managing Director	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	0.00	135.00	135.00										
42	SAKTHI FINANCE LTD	AADCS0656G	Miss Shruthi Balasubramaniam	CNLPS7039D	Daughter of Sri. M Balasubramaniam Vice Chairman and Managing Director	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	0.00	50.00	50.00										
43	SAKTHI FINANCE LTD	AADCS0656G	Sri Amrit Vishnu Balasubramaniam	BXPPA5524C	Son of Sri. M Balasubramaniam Vice Chairman and Managing Director	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	0.00	22.00	22.00										
44	SAKTHI FINANCE LTD	AADCS0656G	Smt Lalitha Ramakrishnan	ALDPR4162Q	Wife of Sri K P Ramakrishnan, Independent Director	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	0.00	25.00	25.00										
45	SAKTHI FINANCE LTD	AADCS0656G	Sri Harihara Sudhan	AUJPS0799N	Son of Dr. M Manickam, Chairman	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	0.00	3.00	3.00										

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46	SAKTHI FINANCE LTD	AADCS0656G	Smt Karunambal Vanavarayar	AANPVS1511J	Promoter Group & Sister of Dr. M Manickam., Chairman and Sri M Balasubramaniam, Vice Chairman and Managing Director and Sri M Srinivasan, Director	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	0.00	524.00	524.00										
47	SAKTHI FINANCE LTD	AADCS0656G	Sri K Sundaramurthy	BGMPS7617G	Chief Financial Officer and KMP	Investment		0.00	NOT APPLICABLE	0.00	30-05-2025	25.00	175.00	200.00										
48	SAKTHI FINANCE LTD	AADCS0656G	Sri M Balasubramaniam	ABEPB2022Q	Vice Chairman and Managing Director	Any other transaction	Commission	93.25	APPROVED	0.66	30-05-2025	93.25	0.00	93.25										
	Total value of transaction during the reporting period													753.73										

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Annexure – I

Disclosures to be made in in terms of Regulation 30 of the SEB1 (Listing Obligations and Disclosure Requirements Regulations) 2015 read with Para A of Part A of Schedule III to Master Circular No (SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, in relation to the proposed NCD Public Issue is set out below.

Sl No	Particulars	Details
1	Size of the Issue	Secured, Redeemable, Non-Convertible Debentures ("NCDs") of face value of ₹ 1,000 each for cash at par for an amount not exceeding ₹ 15,000 lakh (being the "Base issue size") with an option to retain over-subscription for an amount not exceeding ₹ 15,000 lakh, aggregating to an amount not exceeding ₹ 30,000 lakh, in one more tranches.
2	Whether proposed to be listed? (If yes, name of the stock exchange(s))	Yes, BSE Limited
3	Tenure of the Instrument - date of the allotment and date of maturity	Will be decided by the Finance, Investment and Securities Issuance Committee at the time of approving the final NCD Prospectus
4	Coupon / interest offered, schedule of payment of coupon / interest and principal	Will be decided by the Finance, Investment and Securities Issuance Committee at the time of approving the final NCD Prospectus
5	Charge / Security, if any, created over the assets	An identified immovable property and / or specified Hire Purchase receivables of the Company will be offered as security. Security Cover will be 100% of the debenture value
6	Special Rights / interest / privileges attached to the instrument and changes thereof	Nil
7	Delay in payment of interest / principal amount for a period of more than three months from the	In the event of a payment default or any other event of default, of the amounts due under the issue, the issuer shall pay

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Sl No	Particulars	Details
	due date or default in payment of interest/principal	interest at such rate as may be stipulated / prescribed under applicable laws from the date of the occurrence of the payment default on the outstanding principal amount of the Debentures until such default is cured or the debentures are redeemed pursuant to such default, as applicable. If the coupon payment day is a holiday, then the coupon payment will be made on the immediately succeeding business/working day.
8	Details of any letter or comments regarding payment / non-payment of interest, principal on due dates, or any other matter concerning the security and / or the assets along with its comments thereon, if any	Not applicable
9	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Redemption of NCDs will be made out of the profits of the company or out of funds raised through fresh issue for the purpose, as may be applicable.

Yours faithfully
For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

S Venkatesh
Company Secretary and
Chief Compliance Officer
FCS 7012